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HOW DOES THE STORE (MALL) ENVIRONMENT AND MONEY AVAILABILITY AFFECT CONSUMER IMPULSE BUYING BEHAVIOR AT SURABAYA CITY OF TOMORROW SHOPPING CENTER?

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ABSTRACT

This study aims to determine the effect of store (mall) environment and money availability on consumer impulse buying in the City of Tomorrow (Cito) Surabaya. This study uses a quantitative approach whose data is obtained from the results of questionnaires. The sample in this study were 389 respondents taken based on purposive sampling technique which was included in non-probability sampling techniques. The results of this study indicate that the store (mall) environment has no effect on impulse buying. Meanwhile, money availability has a positive and significant effect on consumer impulse buying in the City of Tomorrow (Cito) Surabaya.

Penelitian ini bertujuan untuk mengetahui pengaruh lingkungan toko (mal) dan ketersediaan uang terhadap pembelian impulsif konsumen di City of Tomorrow (Cito) Surabaya. Pendekatan kuantitatif digunakan dengan menggunakan data yang diperoleh dari hasil kuesioner. Sampel dalam penelitian ini adalah 389 responden yang diambil berdasarkan teknik purposive sampling yang termasuk dalam teknik sampling non-probabilitas. Hasil penelitian ini menunjukkan bahwa lingkungan toko (mal) tidak berpengaruh pada pembelian impulsif. Sementara itu, ketersediaan uang berpengaruh positif dan signifikan terhadap pembelian impulsif konsumen di City of Tomorrow (Cito) Surabaya.

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1. Introduction

Retail businesses in Indonesia have been experiencing sluggishness in recent years. For example, 7-Eleven that closed all its outlets in Indonesia. Another example is Matahari and Hero retail, which also closed several branches in several regions in Indonesia. This sluggishness was suspected as the impact of poor national economic growth which resulted in a decrease in people's purchasing power. The expansion of online business is suspected of contributing to the collapse of the retail business (Kabango & Asa, 2015). Some experts also say that currently, the type of consumption carried out by consumers has been shifting (Marriott, Williams, & Dwivedi, 2017). When shopping at a mall, consumers prefer to shop for leisure needs such as traveling or culinary compared to shopping for clothes, household needs and so on (Ahmad & Mohammad, 2012).

Facing the phenomenon of the retail business's sluggishness, it is time for retail businesses to immediately make massive efforts so that their businesses keep surviving (Rigbi, 2011). It is also possible to review the business strategy that has been carried out so far with the aim of increasing competitiveness. The business strategy is, of course, related to the efforts that need to be done to bring more consumers (Oktavio, Kaihatu, & Kartika, 2019). Varied and attractive product, store arrangement, packaging design (Lee & Kacen, 2008), comfortable store environment (Tendai & Crispin, 2009) are things that can be pursued better so that they can attract more customers. In addition, the right promotion strategy (Bell, Corsten, & Knox, 2011) can also affect the number of purchases made by consumers.

The efforts made to bring in consumers are of course not only intended for consumers who make purchasing decisions using rational methods, but also include consumers who often make their buying decisions quickly and suddenly or unplanned (Cohen, Prayag, & Moital, 2014). Consumer behavior that conducts purchases spontaneously, suddenly, and without planning is called impulse buying behavior. Impulse buying is an important aspect of consumer behavior and a concept that is vital for retailers (Abratt & Goodey, 1990).

Impulsive consumer behavior in modern market retail businesses such as malls should need special attention from retail businesses (Applebaum, 2006). The intelligence and reliability of people who work in the marketing department are very necessary to induce consumer impulse buying behavior (Hejase, Skaff, Skaff, & Hejase, 2018). A retailer may be able to discover things that are preferred by consumers based on information that has been previously searched online and offline (Pathak, 2012), so retailers can use that information to target their online advertisements towards consumers or manage the display of their products so that consumers will easily get it without thinking for a long time (John, Kim, & Barasz, 2018).

Some researchers have long observed factors that can affect impulse buying such as environmental factors (Babin, Darden, & Griffin, 1994). Baker (2016) said that impulse buying is the influence arising from stimuli caused by the store environment that is felt by consumers. Mattila and Wirtz (2001) argue that the color combination of ceilings, walls, carpets, and overall decoration can affect the atmosphere of the store. Mall environment or store environment that is precisely designed in accordance with the target market and a well-adjusted consumer character adjustment will create a conducive situation for shopping, including when consumers shop at the mall (Khare, 2011; Rick et al., 2016).

In addition to environmental factors, impulse buying behavior is also inseparable from individual consumer factors, one of which is money availability (Mowen, 2000). Money availability can be interpreted as an amount of money or extra funds that a person or individual has to spend on that day (Beatty & Ferrell, 1998). Consumer spending behavior with the availability of extra funds will make consumers have their own experience in spending the extra funds (Roach et al., 2018; Zukin & Maguire, 2004). Consumers tend to have positive emotions and have desires in impulse buying when they have a lot of money to spend (Huang & Hsieh, 2011).

Based on the explanation above, this study tries to observe consumer behavior in making purchases in tenants in the City of Tomorrow (Cito) Surabaya, especially purchasing behavior that is carried out unplanned and is associated with mall / store environment and money availability as exogenous variables. Cito itself is a mall that carries the superblock concept where there is integration between malls, hotels, apartments and offices (all in one). The location of this mall is quite strategic which is at the entrance to the city of Surabaya and close to Juanda airport. Big and famous tenants such as Hypermart, Matahari Department Store, Cinema 21 are present at this mall. Besides those big tenants, there are also batik tenants with a very diverse collection, food court, cafés & restaurants and a children's playground.

There are a number of studies that have attempted to investigate empirically the relationship between impulsive buying behavior, store environment, and money availability (Beatty & Ferrell, 1998; Dinesha, 2017; Husnain, Rehman, Syed, & Akhtar, 2019; Mattila & Wirtz, 2008; Rook & Hoch, 1985; Zhou & Wong, 2004). However, the findings of several previous studies are still inconclusive because there is still no definite clarity about a comprehensive model that is able to explain that the store environment and money availability have an influence on impulsive buying behavior. Therefore, this study specifically tries to reexamine whether the store environment and money availability are able to provide a significant influence on the impulsive buying behavior that is carried out on consumers of Cito Mall in Surabaya.

2. Literature review

In an action decision to purchase a product, often the way consumers do is an irrational way (Jacoby, 2006; Stankevich, 2017). That is, consumers often decide to buy a product with unplanned, spontaneous or sudden. Consumer behavior in buying a product spontaneously, suddenly, and without planning is defined as impulse buying behavior. Impulse buying behavior is an activity to spend money uncontrollably, and mostly to buy items that are not needed (Stern, 1962; Rook, 1987). Beatty & Ferrell (1998) states that impulsive purchases can be interpreted as direct purchases without intention before shopping. Rook (1987) added that impulse buying occurs when consumers experience an impulse that appears suddenly, seems strong and urgent to buy anything, and is usually followed by feelings of happiness.

Items that are impulsively purchased generally involve products that are truly desired to be purchased but not planned in advance, and almost the majority of products purchased are not needed by consumers (Stern, 1962). Products that can stimulate consumers to make impulsive purchases are clothing, jewelry, electronic products, accessories and mobile phones (Ünsalan, 2016).

When measured on the basis of consumer involvement in purchases, consumer purchasing behavior can be divided into purchases of products with low involvement and high involvement. Product purchases with low involvement because of decision making is much faster to happen, while product purchases with high involvement are the opposite (Mowen, 2000). Most consumer goods products can be classified as low-involvement products.

Impulse buying can be influenced by many factors, including the store environment which is one element of situational factors (Mattila & Wirtz, 2008; Mohan, Sivakumaran, & Sharma, 2013; Park, Iyer, & Smith, 2002). The physical appearance of the product, how to display it, its fragrant aroma, the beauty of color and pleasant music are some of the variables in the store environment (Mehta & Chugan, 2013). These aspects play a role in attracting attention and, encouraging motivation to buy and causing a positive mood to emerge. This is a characteristic of impulsive spending which plays a role in the continuity of in-store browsing which leads to the emergence of positive feelings and the emergence of encouragement to buy (Tendai & Crispen, 2009).

Other factors that can also influence consumer behavior to become impulsive according to Verplanken & Herabadi (2001) is an individual factor. These individual factors concerning personality are related to consumer internal factors. Money availability is one element of these individual factors.

Money availability can be interpreted as an amount of money or extra funds that a person or individual has and that extra money needs to be spent on that day (Beatty & Ferrell, 1998) so that money availability is considered an important factor in the impulse buying process that is simulated to influence purchasing power (Foroughi, Buang, Senik & Hajmisadeghi, 2012) from the individual concerned. Luo (2004) also shows that money availability can increase the possibility of impulsive purchases. In addition, Huang & Hsieh (2011) states that buyers feel stimulated when they feel they have extra money to spend, giving rise to a positive emotional state. The more money you have, the more consumers have the opportunity to make purchases and of course, the chances of impulse buying are getting bigger (Beatty & Ferrell, 1998). In such situations, money plays an important part that can influence a person's behavior and attitudes (Badgaiyan & Verma, 2015). Money availability is a facilitator in the process of impulse buying because a person's purchasing power is determined by the amount of money he owns (Beatty & Ferrell, 1998). Someone is less likely to behave impulse buying if you do not have enough money so that it will avoid the shopping environment by itself. Bhakat & Muruganantham (2013) revealed that the dramatic increase in personal incomes and credit availability has made impulse buying a common consumer behavior.

In connection with the literature review above, the hypothesis proposed in this study is that Store Environment has a positive and significant effect on Impulse Buying (H1), and Money Availability which has a positive and significant effect on Impulse Buying (H2) where the conceptual model is illustrated in Figure 1.

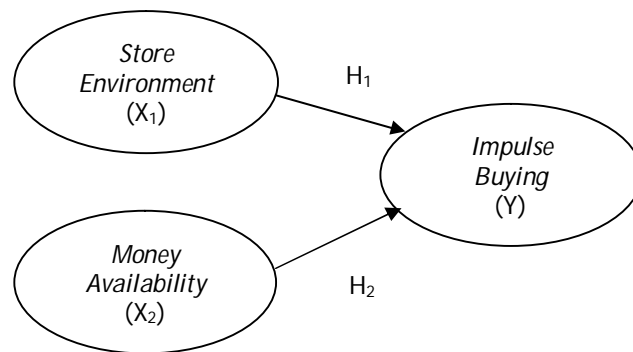


Figure 1. Research Model

3. Methodology

This study uses a quantitative method which is one form of research method that is characterized by testing a problem produced by previous research and aims to test the research hypothesis and specific relationships, so that the information needed can be planned clearly, systematically and structured (Duffy, 2005; Lindsay, 2005).

Sample and data collecting methods

The population in this study were consumers who had visited at the City of Tomorrow (Cito) Surabaya. Sampling refers to a non-probability sampling technique, where each member in the population does not have the same opportunity to be selected as a member of the sample. In this technique, purposive sampling is used which allows to determine the criteria that can be used to become members of the sample under study. The criteria used in this study include selected consumers aged between 17-50 years who are seen as productive buyers (potential) and have made a purchase transaction in the City of Tomorrow (Cito) Surabaya at least once.

The data type of this study is primary data obtained through the distribution of 450 questionnaires to visitors of the City of Tomorrow (Cito) Surabaya who had made unplanned, spontaneous and sudden purchases. Questionnaire data collection was conducted in December 2018 until January 2019 (2 months). Questionnaires that were filled in completely by the respondents and stated as feasible to be used as data and can be further processed were only 389 questionnaires. The number of feasible questionnaires for further processing has fulfilled the requirements for the minimum number of samples for populations that are unknown according to Cochran (1977). The data analysis technique used in this study uses multiple linear regression analysis with the help of the SPSS program.

Measurement

This study uses 3 (three) variables, namely Store Environment (X1) and Money Availability (X2) as exogenous variables, and Impulse Buying (Y) as endogenous variables. The indicators used in the Store Environment variable adopt from the research of Mowen (2000) are spatial planning that makes it easy for consumers to shop; lighting is well regulated; availability of music playing; and comfortable aroma. For the Money Availability variable, the measuring indicators adopt from the research of Beatty & Ferrell (1998) are flexibility in the payment method; attractive discounts; and a special budget for shopping activities.

Impulse Buying Variables as endogenous variables are measured through indicators from research of Flight, Rountree, & Beatty (2012) are spending spontaneously; unplanned spending; feel happy with the unplanned purchase model; and indifference to the consequences of unplanned purchases. The questionnaire contains a list of statements and answer choices based on a Likert scale with a choice interval of 1-5. Option 1 states the "Strongly Disagree" answer to choice 5 to state the "Strongly Agree" answer.

Analysis technique

In this section, the data collected through the distribution of questionnaires will be grouped based on the variables and characteristics of the respondents, tabulating data based on the variables studied, and performing calculations to test the hypotheses that have been proposed.

In this study, data analysis includes reliability test, multiple linear regression analysis that serves to determine the direction of the relationship between the independent variables on the dependent variable, descriptive analysis, hypothesis testing and r-square test.

4. Findings and discussions

4.1. Findings

From 389 questionnaires that have been processed, the characteristics of the respondents used as research samples can be classified based on gender, age, occupation, frequency of shopping in one month, and monthly expenditure budget allocation as presented in Table 1.

Table 1. Characteristics of Respondents

Category	Alternative Answers	Frequency	Percentage
Gender	Male	133	34.19%
	Female	256	65.81%
Age	17-22 years old	109	28.02%
	23-30 years old	111	28.53%
	31-40 years old	93	23.91%
	41-50 years old	76	19.54%
Occupation	Student	88	22.62%
	Employee	94	24.16%
	Housewife	95	24.42%
	Entrepreneur	112	28.79%

Frequency of shopping at Pakuwon Mall in one month	1-2 times	103	26.48%
	3-4 times	227	58.35%
	≥ 5 times	59	15.17%
Monthly expenditure allocation	< Rp. 1.000.000	58	14.91%
	Rp. 1.000.000 – Rp. 3.000.000	143	36.76%
	Rp. 4.000.000 – Rp. 6.000.000	109	28.02%
	> Rp. 6.000.000	79	20.31%

Source: Data processed (2019)

Furthermore, the authors conducted the Cronbach's Alpha as a reliability test whose results are shown in Table 2.

Table 2. Reliability Test

Variable	Alpha	Cut-off	Information
Store Environment	0.815	0.6	Reliable
Money Availability	0.831	0.6	Reliable
Impulse Buying	0.831	0.6	Reliable

Source: Data processed (2019)

Before conducting a hypothesis test, the authors conducted descriptive statistical analysis of the data that had been obtained, namely the analysis of the mean and standard deviation with the help of the WPS spreadsheet presented in Table 3.

Table 3. Analysis of Descriptive Statistics

Variable / Indicator	Mean	Category	Standard Deviation
Spatial planning can facilitate consumers in shopping	4.08	Good	0.87
Lighting is well managed	4,29	Very Good	0.8
Availability of music playing	3,97	Good	0.76
Aroma feels comfortable	3,95	Good	0.78
Average Store Environment	4,07	Good	0.69
Flexibility in payment methods (cash, credit card, Go-Pay, Ovo)	4,07	Good	0.74
Attractive discounts	3,64	Good	0.83
Special budget for shopping activities	3,6	Good	0.79
Average Money Availability	3,77	Good	0.72
Spending spontaneously	3,78	Good	0.81
Unplanned shopping	3,77	Good	0.75
Feel happy with the unplanned purchase model	3,53	Good	0.78
Indifference because of unplanned purchases	3,33	Pretty Good	0.76
Impulse Buying Average	3,6	Good	0.73

Source: Data processed (2019)

Table 3 states that each measuring indicator of Store Environment variable is in the "Good" category, except for the second indicator, "well-regulated lighting" which is in the "Very Good" category. The standard deviation value that is below number 1 indicates that the variation or distribution of answers from respondents is not too wide. For the Money Availability variable, each of the measuring indicators is also in the "Good" category. The respondent's variation or distribution answers is also not too wide as seen from the standard deviation value below the number 1. In the Impulse Buying variable, each of the measuring indicators is also in the "Good" category except the third indicator, "indifference to unplanned purchases". The standard deviation value is also below number 1.

To find out whether the two hypotheses in this study are acceptable or not, then the next step is to test the hypothesis that the results appear in Table 4.

Table 4. Hypothesis Test

Model	Coefficient β	t	Significance
Store Environment (X_1)	0.191	1.438	0.154
Money Availability (X_2)	0.494	4.350	0.000

Source: Data processed (2019)

The relationship has a significant effect if the significance value of ≤ 0.05 and t value ≥ 1.96 . The hypothesis test results in Table 4 show that the Store Environment variable does not affect Impulse Buying because it has a significance value > 0.05 and t value < 1.96 , so that the first hypothesis of this study is rejected. While the second hypothesis can be accepted because the significance value is ≤ 0.05 and t value ≥ 1.96 so that the Money Availability variable has a positive and significant effect on Impulse Buying.

Apart from the significance value and t value, this study also uses the R-Squared test as shown in Table 5. It is known that the R-Square value is 0.243. In other words, the Store Environment variable and the Money Availability variable can explain the Impulse Buying variable of 24.3% of impulse buying while the rest (75.7%) is explained by other variables not included in this study.

Table 5. R-Squared Test

Model	R Square
1	0,243

Source: Data processed (2019)

4.2. Discussion

From the results of multiple linear regression tests, it was found that the Store Environment did not significantly affect impulse buying. meanwhile, money availability has a positive and significant effect on Impulse Buying. The results of this study support several previous studies such as Sherman, Mathur, & Smith (1997), Beatty & Ferrell (1998), Baker, Parasuraman, Grewal, & Voss (2003) and Dinesha (2017). Beatty & Ferrell (1998) even propose an impulse buying model with several consumer traits such as impulse buying tendency, shopping enjoyment tendency and situational variables such as time and money availability without including store level factors. They even question whether atmospheric stores really are able to influence the behavior of impulse buying.

The aesthetics of the interior and exterior of a shopping center or mall do have a role in attracting visitors to shop. However, the main driving factor for a consumer is to do shopping activities or have purchasing power and be able to behave impulsively when the consumer has sufficient funds or money at that time. As long as the funds or money that is owned are not available either in the form of cash or credit, there is little chance of impulse purchases by consumers. In this study, the average City of Tomorrow (Cito) visitor who does impulse buying is those who have sufficient funds available.

This is in accordance with the results of the descriptive analysis of respondents based on income levels where the average income level is sufficient and also has an average credit card. Where these two things are the most important driving factors in making impulsive purchases.

5. Limitations and directions for future research

The scope of this study has limitations that only focus on the behavior of impulse buying consumers in one shopping center or mall location so that the sample size becomes very limited. The results of the study may show different results if it involves sampling from other shopping centers or malls. In addition, this study is focused on shopping centers or malls and is not explicit for certain products that can be purchased impulsively. Further research can be expanded with a focus on product categories such as durable and non-durable products, or high-end and low-end products. So that it can be a new variation in future researches. In addition, further research can take research data longitudinally so that changes in perceptions, attitudes and behavior of consumers can be measured from time to time.

5. Conclusion

Through the stages of research conducted by researchers regarding the influence of store environment and money availability on the impulse buying of consumers of the City of Tomorrow (Cito) Surabaya, conclusions are obtained from the results of this study stating that the store environment does not affect the consumers' impulse buying City of Tomorrow (Cito) Surabaya. While money availability has a positive and significant effect on the impulse buying of consumers of the City of Tomorrow (Cito) Surabaya. A consumer has great potential to make impulse purchases if the consumer has sufficient funds or money when visiting a shopping center or mall. Then, the store environment factor is not too influential for consumers if they want to make purchases impulsively.

From a managerial point of view, the authors suggest that the retail manager of the City of Tomorrow (Cito) Surabaya be more willing to invest in increasing the influence of mall environment in order to increase the possibility of impulse purchases by consumers. In particular, they need to focus on improving the atmosphere of the environment in the mall such as choosing the type of music played in the mall, paying attention to the aroma of mall that is able to make consumers comfortable and linger in the mall, and hold events as often as possible so as to invite more consumers to visit and shop at the mall.

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